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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/655,828	09/05/2003	Phillip Craig Graves	64243.000015	7150

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EXAMINER
SUBRAMANIAN, NARAYANSWAMY

ART UNIT	PAPER NUMBER
3692	

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	02/22/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

PTOL-90A (Rev. 10/06)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>29 November 2006</u>.

2a)☒ This action is **FINAL**. 2b)☐ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>See Continuation Sheet</u> is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>1,8,16,17,19,20,22,25,27-29,31,33,34,36,37,39,42-44,50,51,53,54,56,61 and 68-71</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____.

5)☐ Notice of Informal Patent Application

6)☐ Other: _____.

Continuation of Disposition of Claims: Claims pending in the application are 1,8,16,17,19,20,22,25,27-29,31,33,34,36,37,39,42-44,50,51,53,54,56,61 and 68-71.

DETAILED ACTION

1.   This office action is in response to applicants' communication filed on November 29,

2006. Amendments to claims 1, 17, 19, 20, 22, 27, 28, 29, 31, 36, 37, 39, 42, 53, 54, 56, 61, 68

and 69 have been entered. Claims 1, 8, 16, 17, 19, 20, 22, 25, 27-29, 31, 33, 34, 36, 37, 39, 42-

44, 50, 51, 53, 54, 56, 61 and 68-71 are currently pending and have been examined. The

rejections and response to arguments are stated below.

Claim Rejections - 35 USC § 103

2.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in
> section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are
> such that the subject matter as a whole would have been obvious at the time the invention was made to a person
> having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the
> manner in which the invention was made.

3.   Claims 1, 8, 16, 17, 19, 20, 22, 25, 27-29, 31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56,

61 and 68-71 are rejected under 35 U.S.C. 103(a) as being unpatentable over Hirka et al. (US

Pub. No. 2003/0061157 A1) in view of Dorf (US Patent 6,000,608) and further in view of Van

Hoff (US Patent 6,381,631 B1).

        Claims 1, 31 and 42, Hirka teaches a computerized method, a computer-readable

medium encoded with computer program code and a system for securely authorizing and

distributing stored-value card data (See Hirka Paragraph 6) over a communications network

stored-value card requests over a communications network between a plurality of terminals and

a central processor (See Hirka Paragraphs 31-32, Bank processor is interpreted to include a

central processor), the method comprising storing in a database a plurality of records

comprising: stored-value card data for each stored-value card (See Hirka Paragraph 50), and

receiving a request to activate, deactivate, reload, refresh, or refund a stored-value card over

the communications network from a requesting terminal to the central processor (See Hirka

Paragraphs 27, 31-32, transferring funds changes the account status). A computer-readable

medium encoded with computer program code and a system for performing the above steps are

inherent in the disclosure of Hirka.

Hirka does not explicitly teach the steps of central processor used to process transactions

including the steps of activating, deactivating, reloading, refreshing, or refunding; information

identifying trusted sources for making stored-value card processing requests and information

identifying trusted communications networks for carrying or transmitting stored-value card

processing requests, wherein the database is coupled to a central processor; determining at

least one of: whether the respective requesting terminal is a trusted source of processing

requests; and whether the communications network is a trusted communications network for

carrying or transmitting processing requests; and processing the request based on the

determining step.

Dorf teaches the features of a central processor in selective communication with the first

merchant terminal, the customer, and the one or more providers (See Dorf Figure 2, the

processing hub is the central processor) and the central processor used to process transactions

including the steps of activating, deactivating, reloading, refreshing, or refunding (See Dorf

Column 3 lines 28-54, Column 4 lines 19-35, Column 5 line 16 – Column 7 line 27).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify Risafi to include the features taught by Dorf. The motivation to combine is that retailers can remotely add value to a system card (See Dorf Column 5 lines 10-12).

Van Hoff teaches the steps of information identifying trusted sources for making stored-value card processing requests and information identifying trusted communications networks for carrying or transmitting stored-value card processing requests, wherein the database is coupled to a central processor; determining at least one of: whether the respective requesting terminal is a trusted source of processing requests; and whether the communications network is a trusted communications network for carrying or transmitting processing requests; and processing the request based on the determining step (See Van Hoff Column 3 lines 45-60, and Column 6 lines 7-65).

It would have been obvious to one of ordinary skill in the art at the time of invention to modify Risafi to include the features taught by Van Hoff. The motivation to combine is that users may only connect to third parties trusted by the system administrator (See Van Hoff Column 3 lines 24-30).

Claims 3, 30 and 43, Hirka teaches the step wherein said processing request is selected from a group consisting of: a request to activate the stored-value card, a request to deactivate the stored-value card, a request to change the value of the stored-value card, a request to add the original value of the stored-value card to the current value of the stored-value card, and a request to redeem the value or the portion of the value of the stored-value card (See Hirka Paragraphs 28, 31-32).

Claims 4 and 44, Hirka teaches the step wherein said processing step is selected from

the group consisting of: activating the stored-value card, deactivating the stored-value card,

changing the value of the stored-value card, adding the original value of the stored-value card

to the current value of the stored-value card, and redeeming the value or the portion of the

value of the stored-value card (See Hirka Paragraphs 28, 31-32).

Claims 8 and 61, the steps wherein said stored-value card is selected from the group

consisting of: a gift card, a prepaid gas card, a prepaid grocery card, a prepaid entertainment

card, a card used for downloading ring tones, a card used for downloading software, a card

used for downloading music files, and a customer rewards card and wherein said stored-value

cared is a card used for a purpose, selected from the group consisting of: downloading music

files, downloading of games, enabling long distance telephone communication, enabling

wireless communication, enabling paging services, enabling internet communication services,

and enables wireless web access are old and well known uses of a stored value card. These

features make them useful as gift cards also.

Claims 16, 33 and 50, Hirka teaches the step wherein the communications network is a

dedicated data circuit (See Hirka Paragraph 21, ATM network is a dedicated circuit), and the

determining step is based on whether the dedicated data circuit is a trusted communications

network (inherent in the disclosure of Thomas).

Claims 17, 34 and 51, Van Hoff teaches the step wherein the request is transmitted over

the Internet (See Thomas Column 5 lines 30-61).

Claims 19, 20, 22, 25, 27-29, 36, 37, 39, 53, 54, 56, and 68-71, the features in these

claims are either taught by the combination of Hirka, Dorf and Van Hoff or are old and well

known in the art. These features provide further refinement to the processing of stored-value card

transactions.

Response to Arguments

4.   Applicant's arguments with respect to pending claims 1, 8, 16, 17, 19, 20, 22, 25, 27-29,

31, 33, 34, 36, 37, 39, 42-44, 50, 51, 53, 54, 56, 61 and 68-71 have been considered but are moot

in view of the new ground(s) of rejection.

Conclusion

5.   Applicant's amendment necessitated the new ground(s) of rejection presented in this

Office action. Accordingly, **THIS ACTION IS MADE FINAL.** See MPEP § 706.07(a).

Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE

MONTHS from the mailing date of this action. In the event a first reply is filed within TWO

MONTHS of the mailing date of this final action and the advisory action is not mailed until after

the end of the THREE-MONTH shortened statutory period, then the shortened statutory period

will expire on the date the advisory action is mailed, and any extension fee pursuant to 37

CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

however, will the statutory period for reply expire later than SIX MONTHS from the date of this

final action.

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is

(571) 272-6751. The examiner can normally be reached Monday-Thursday from 8:30 AM to

7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Richard Chilcot can be reached at (571) 272-6777. The fax number for Formal or

Official faxes and Draft to the Patent Office is (571) 273-8300.

Information regarding the status of an application may be obtained from the Patent

Application Information Retrieval (PAIR) system. Status information for published applications

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applications is available through Private PMR only. For more information about the PMR

system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR

system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Dr. N. Subramanian
Primary Examiner
Art Unit 3692

February 19, 2007